

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: DONALD A. LUNAK	§	Case No. 09-74683
LORRAINE M. LUNAK	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/26/2009.
- 2) The plan was confirmed on 04/12/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 01/05/2015, 02/06/2015, 02/20/2015.
- 5) The case was completed on 02/09/2015.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$72,086.00.
- 10) Amount of unsecured claims discharged without full payment: \$108,468.08.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 70,200.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 70,200.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,103.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,047.10	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,150.10
Attorney fees paid and disclosed by debtor(s):	\$ 1,397.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BOHLMAN LAW OFFICES, P.C.	Lgl	3,500.00	3,500.00	3,500.00	2,103.00	0.00
J.P. MORGAN CHASE BANK N.A.	Sec	0.00	27,636.84	0.00	0.00	0.00
CHASE HOME FINANCE LLC	Sec	0.00	350.00	0.00	0.00	0.00
GMAC	Sec	20,448.00	19,568.13	19,568.13	19,568.13	2,137.65
GMAC	Sec	18,451.00	17,955.28	17,955.28	17,955.28	2,933.92
INTERNAL REVENUE SERVICE	Pri	1,800.00	1,301.37	1,301.37	1,301.37	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	34.25	34.25	8.72	0.00
ADT SECURITY SERVICES INC	Uns	68.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Uns	2,963.00	3,067.22	3,067.22	781.00	0.00
BANK ONE / CHASE	Uns	27,396.00	NA	NA	0.00	0.00
BONDED COLLECTION	Uns	678.00	NA	NA	0.00	0.00
CAPITAL 1 BANK	Uns	2,231.00	NA	NA	0.00	0.00
CAPITAL 1 BANK	Uns	1,964.00	NA	NA	0.00	0.00
CAPITAL 1 BANK	Uns	962.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	3,778.00	5,238.11	5,238.11	1,333.75	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,852.00	2,995.25	2,995.25	762.67	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,849.00	2,967.89	2,967.89	755.70	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,721.00	3,954.23	3,954.23	1,006.85	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
EAST BAY FUNDING LLC	Uns	228.00	301.04	301.04	76.65	0.00
CHASE BANK USA NA	Uns	0.00	26,379.13	26,379.13	6,716.82	0.00
CHASE	Uns	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC	Uns	6,376.00	10,384.16	10,384.16	2,644.08	0.00
CITIFINANCIAL	Uns	14,656.00	NA	NA	0.00	0.00
HSBC	Uns	907.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,372.00	987.83	987.83	251.53	0.00
PORTFOLIO RECOVERY	Uns	592.00	744.12	744.12	189.48	0.00
ECAST SETTLEMENT	Uns	3,131.00	3,232.35	3,232.35	823.04	0.00
PRA RECEIVABLES MANAGEMENT	Uns	10,892.00	11,173.63	11,173.63	2,845.10	0.00
PRA RECEIVABLES MANAGEMENT	Uns	675.00	779.43	779.43	198.47	0.00
MOTOROLA EMPLOYEES CREDIT	Uns	1,008.00	1,104.02	1,104.02	281.11	0.00
TERMINIX	Uns	321.00	NA	NA	0.00	0.00
TRU-GREEN CHEMLAWN	Uns	159.00	NA	NA	0.00	0.00
UNIQUE NATIONAL COLLECT	Uns	130.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	331.00	362.84	362.84	92.39	0.00
AMERICAN INFOSOURCE LP AS	Uns	956.00	1,032.14	1,032.14	262.81	0.00
ERROR	Uns	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,868.54	2,868.54	730.40	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,543.45	1,543.45	392.98	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 37,523.41	\$ 37,523.41	\$ 5,071.57
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 37,523.41	\$ 37,523.41	\$ 5,071.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,301.37	\$ 1,301.37	\$ 0.00
TOTAL PRIORITY:	\$ 1,301.37	\$ 1,301.37	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 79,149.63	\$ 20,153.55	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,150.10	
Disbursements to Creditors	\$ 64,049.90	
TOTAL DISBURSEMENTS:		\$ 70,200.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/22/2015

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.